



EQUIFAX

EQUIFAX

Exhibit 3

Equifax 3-Bureau Credit Report and Scores as of June 7, 2019

Name: SHAWN ALLAN BECKER

Confirmation Number: 9658716336

Section Title	Section Description
1. Credit Score	Summary, Understanding Your Score, How Lenders See You
2. Credit Report	Personal, Credit, Account, Inquiry, Public and Dispute Information

CREDIT SCORE

Section Title	Section Description
1. Credit Score Summary	Summary of how your score rates
2. Understanding Your Score	Summary of factors that are affecting your score
3. Your Loan Risk Rating	The bottom line on how lenders may view your credit risk

Credit Score Summary

Where You Stand

622 | Fair

569 | Fair

604 | Fair

Experian

TransUnion

The Equifax Credit Score™ ranges from 280-850. Higher scores are viewed more favorably.

Your 3 credit scores are calculated by Equifax using the information contained in your Equifax, Experian, and TransUnion credit reports.

Equifax & Experian & TransUnion: Your score is considered fair. You may have challenges qualifying for credit and you should expect to pay high interest rates when you do qualify.



Range	280 - 559 Poor	560 - 659 Fair	660 - 724 Good	725 - 759 Very Good	760 - 850 Excellent
US Population	12	21	18	12	37

What's Impacting Your Scores

Below are the key areas from these credit reports that are impacting your scores.

Experian

TransUnion

Payment History Your history of paying bills on time.

Good

Poor

Poor

Amount of Debt Your total amount of outstanding debt.

Poor

Poor

Poor

Length of Credit History How long you've had credit

Very Good

Very Good

Good

Amount of New Credit Your recent credit history of new loans or applications

Excellent

Excellent

Excellent

Type of Credit The various types of credit accounts that you have.

Good

Fair

Very Good

Understanding Your Score

Helping your score		Experian	TransUnion
You have not applied for credit recently.	+		
You have a long credit history.	+		
Hurting your score		Experian	TransUnion
You've opened an account recently.	-	-	-
You have too many past due accounts.	-	-	-
There is insufficient information about mortgage accounts.	-		-
You have recent account activity on delinquent or derogatory accounts.		-	-
There is insufficient information about revolving accounts.	-		

What's helping your score

Below are the aspects of your credit profile and history that are helping each of your 3 credit scores. They are listed in order of impact to your scores - the first has the most positive impact, and the last has the least positive impact. You should make an effort to continue these good credit habits.

Experian TransUnion

You have not applied for credit recently.

You don't have recent credit inquiries, which helps your credit score. In general, your score benefits when you are not actively seeking credit.

**Equifax 760+ Club**

About 88% of Equifax 760+ Club members have had less than 3 credit inquiries in the last 2 years.

You have a long credit history.

You have a relatively long credit history, which helps your credit score. The longer you maintain a track record of responsible credit behaviors, the more your score will benefit.



The age of your oldest credit account is: 247.0

Equifax 760+ Club

About 85% of Equifax 760+ Club members have a credit account that is at least 13.6 years old.

What's hurting your score

Below are the aspects of your credit profile and history that are hurting each of your 3 credit scores. They are listed in order of impact to your scores - the first has the most negative impact, and the last has the least negative impact.

Experian TransUnion

You've opened an account recently.

Your credit report shows that you have opened a new credit account recently. People who have recently opened an account are seen as higher risk by lenders because the newly opened account represents added repayment obligations. You should establish a record of timely payments on this account over time and, in general, open new credit accounts only as needed.



The age of your newest credit account is: 70.0

Equifax 760+ Club

About 72% of Equifax 760+ Club members opened their newest credit account at least 8 months ago.

You have too many past due accounts.

Your credit report shows that you have too many past due accounts, which indicates that you have not been meeting your payment obligations. People who have a history of past due balances pose a much greater risk to lenders than those who do not. Your credit score was hurt because of these past due accounts. You should make every effort to get current and stay current on your accounts.



Your number of past due accounts with a balance is: 6.0

Equifax 760+ Club

About 98% of Equifax 760+ Club members have no currently past due accounts.

There is insufficient information about mortgage accounts.

You either have no mortgage accounts, or there is insufficient information about mortgage accounts, in your credit file. People without mortgage accounts or those who do not have sufficient information about mortgage accounts are considered riskier by lenders. It is important to have various types of credit that are held in good standing in your credit file, including mortgage accounts.



Equifax 760+ Club

About 83% of Equifax 760+ Club members opened their mortgage account 8.5 or more years ago, or they have no mortgage account in their credit file.

You have recent account activity on delinquent or derogatory accounts.

Your credit report shows that you have recent activity on one or more delinquent or derogatory accounts. People with this type of recent activity are seen as higher risk by lenders. You should make every effort to get current and stay current on your payments, and reestablish a track record of good credit behaviors.



There is insufficient information about revolving accounts.

You either have no revolving accounts, or there is insufficient information about revolving accounts, in your credit file. People without revolving accounts or those who do not have sufficient information about revolving accounts are considered riskier by lenders. It is important to have various types of credit that are held in good standing in your credit file, including revolving accounts.



Experian TransUnion

Equifax 760+ Club

About 76% of Equifax 760+ Club members have either no revolving credit accounts, or a credit utilization ratio of less than 16% on revolving accounts.

Your Loan Risk Rating

622 | Fair

569 | Fair

604 | Fair

- The Equifax Credit Score™ ranges between 280 and 850.
- Higher Scores are viewed more favorably by lenders because they represent a lower risk of delinquency or default.

The Bottom Line: Equifax & TransUnion

Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a **high risk**. You may have difficulty qualifying for conventional loans and credit cards - and when you do qualify for credit, you will be charged high interest rates. If you're in the market for credit, this is what you might expect:

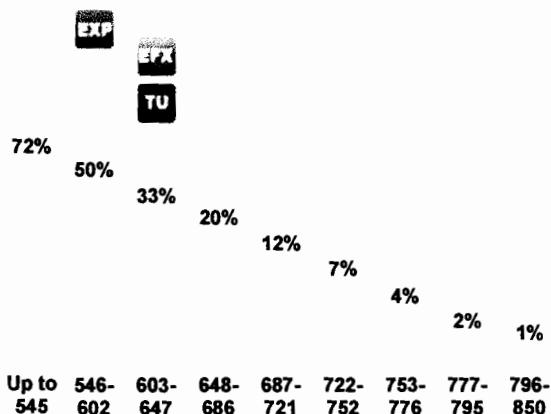
- You may have difficulty qualifying for credit cards.
- When you do qualify for a loan, you may pay very high interest rates.
- The loan terms you receive may be very restrictive and include low credit limits.

The Bottom Line: Experian

Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a **very high risk**. It's not likely that you will be approved for conventional loans and credit cards - and when you do qualify for credit, you will be charged high interest rates. If you're in the market for credit, this is what you might expect:

- You may have difficulty qualifying for credit cards.
- When you do qualify for a loan, you may pay some of the highest interest rates available.
- The loan terms you receive may be very restrictive and include very low credit limits.

It is important to understand that your credit score is not the only factor that lenders evaluate when making credit decisions. Different lenders set their own policies and tolerance for risk, and may consider other elements, such as your income, when analyzing your creditworthiness for a particular loan.

Delinquency Rates*

*Delinquency Rate is defined as the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two year period.

CREDIT REPORT

Section Title	Section Description
1. <u>Credit Summary</u>	Summary of account activity
2. <u>Account Information</u>	Detailed account information

Section Title	Section Description
3. <u>Inquiries</u>	Companies that have requested or viewed your credit information
4. <u>Negative information</u>	Bankruptcies, liens, garnishments and other judgements
5. <u>Personal Information</u>	Personal data, addresses, employment history
6. <u>Dispute File Information</u>	How to dispute information found on this credit report

Credit Summary

Your Credit Summary highlights the information in your credit file that is most important in determining your credit standing, distilling key credit information into one easy-to-read summary.

Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. -- that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

	Equifax	TransUnion	Experian
Total Mortgage Accounts	0	0	1
Balance	\$0	\$0	\$9,655
Credit Limit	\$0	\$0	\$19,516
Debt to Credit Ratio	0%	0%	49%
Total Installment Accounts	0	0	0
Balance	\$0	\$0	\$0
High Balance	N/A	N/A	N/A
Debt to Credit Ratio	N/A	N/A	N/A
Total Revolving Accounts	3	0	0
Balance	\$0	\$0	\$0
Credit Limit	\$11,500	\$0	\$0
Debt to Credit Ratio	0%	0%	0%
Total Other Accounts	0	4	4
Balance	\$0	\$11,171	\$11,171
Total Open Accounts	3	4	5
Total Balance	\$0	\$11,171	\$20,826
Total Credit Limit	\$11,500	\$11,171	\$30,687
Total Debt to Credit Ratio	0%	100%	68%
Total Monthly Payment Amount	\$448	\$0	\$314
Total Open Accounts with a Balance	0	4	5

Debt by Account Type

Equifax

No open balances reported.

Transunion

Experian

NOTE: Total may not equal 100% due to rounding

Account Age

Usually it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

	Equifax	TransUnion	Experian
Length of Credit History	20 Years, 7 Months	18 Years, 11 Months	20 Years, 7 Months
Average Account Age	10 Years, 11 Months	9 Years, 12 Months	9 Years, 7 Months
Oldest Account	<u>TARGET NATIONAL BANK (Opened 11/1998)</u>	<u>JPMCB CARD (Opened 07/2000)</u>	<u>TARGET NB (Opened 11/1998)</u>
Most Recent Account	<u>MIDLAND FUNDING LLC (Opened 07/2017)</u>	<u>MIDLAND FUND (Opened 07/2017)</u>	<u>MIDLAND FUNDING (Opened 07/2017)</u>

Inquiries - Requests for your Credit History

Numerous inquiries on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

Equifax

TransUnion

Experian

<u>Inquiries in the Last 2 Years</u>	0	0	0
<u>Most Recent Inquiry</u>	N/A	N/A	N/A

Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe they are and the more recent they are, the more negative the potential impact.

	Equifax	TransUnion	Experian
<u>Public Records</u>	0	0	0
<u>Negative Accounts</u>	13	12	13
<u>Collections</u>	0	0	0

Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

Open Accounts

VISTANA VACATION OWN

	Equifax	TransUnion	Experian	
<u>Account Type:</u>				Mortgage
<u>Account Number:</u>				12582XXXX
<u>Payment Responsibility:</u>				Individual
<u>Date Opened:</u>				07/2012
<u>Balance Date:</u>				04/2019
<u>Balance Amount:</u>				\$9,655
<u>Monthly Payment:</u>				\$314
<u>High/Limit:</u>				\$19,516
<u>Account Status:</u>				As Agreed
<u>Past Due Amount:</u>				\$0
<u>Comments:</u>				OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 04/2019

VISTANA VACATION OWN

9002 SAN MARCO CT
ORLANDO, FL-32819
(407) 903-4640

24-Month Payment History

	Experian																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	
19	19	19	19	19	18	18	18	18	18	18	18	18	18	18	18	18	18	18	17	17	17	17	17	

Seven-Year Payment History

	Equifax	TransUnion	Experian
<u>30 Days Past Due:</u>			0
<u>60 Days Past Due:</u>			0
<u>90 Days Past Due:</u>			0

Closed Accounts

DIAMOND RESORTS FS

	Equifax	TransUnion	Experian
Account Type:			Installment
Account Number:			2266XXXX
Payment Responsibility:			Individual
Date Opened:			03/2012
Balance Date:			04/2019
Balance Amount:			\$14,698
Monthly Payment:			
High/Limit:			\$22,915
Account Status:			Late Over 120 Days
Past Due Amount:			\$70
Comments:			ACCOUNT DELINQUENT 180 DAYS PAST DUE DATE LAST REPORTED DELINQUENCIES: 03/2019=I9 UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANTOR LAST PAID: 09/2018

DIAMOND RESORTS FS

10600 W CHARLESTON BLVD
LAS VEGAS, NV-89135
(702) 804-8600

24-Month Payment History

	Experian																							
CO CO 120 120 120 90 60 30 30 30*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May																								
19 19 19 19 18 18 18 18 18 18 18 18 18 18 18 18 17 17 17 17 17 17 17 17 17																								

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:			7
60 Days Past Due:			3
90 Days Past Due:			5

DIAMOND RESORTS FS

	Equifax	TransUnion	Experian
Account Type:			Installment
Account Number:			2318XXXX
Payment Responsibility:			Individual
Date Opened:			10/2013
Balance Date:			06/2015
Balance Amount:			
Monthly Payment:			\$2,345
High/Limit:			
Account Status:			As Agreed
Past Due Amount:			\$0

DIAMOND RESORTS FS

Comments:

PAID THIS IS AN
ACCOUNT IN GOOD
STANDING LAST PAID:
05/2015

DIAMOND RESORTS FS

10600 W CHARLESTON BLVD
LAS VEGAS, NV-89135
(702) 804-8600

24-Month Payment History

												Experian												
NR	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	NR	NR	NR	NR	NR	NR
Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	
15	15	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14	13	13	13	13	13	13	

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:			0
60 Days Past Due:			0
90 Days Past Due:			0

[Back to Top](#)

Installment Accounts

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

Closed Accounts**ALLY FINANCIAL**

Account Type:	Equifax	TransUnion	Experian
Account Number:	Installment	Installment	Installment
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	01/2011	01/2011	01/2011
Balance Date:	10/2013	09/2013	10/2013
Balance Amount:	\$0	\$0	\$0
Monthly Payment:			
High/Limit:	\$30,034	\$30,034	\$30,034
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	CLOSED	PAID THIS IS AN ACCOUNT IN GOOD STANDING LAST PAID: 09/2013

ALLY FINANCIAL

PO Box 380901
Bloomington, MN-554380901
(888) 925-2559

ALLY FINANCIAL

24-Month Payment History

Equifax

No 24-Month Payment Data available for display.

TransUnion

Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	
13	13	13	13	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11

Experian

NR*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
13	13	13	13	13	13	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	12	11	11	11

Seven-Year Payment History

Equifax

TransUnion

Experian

30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

MERCEDES-BENZ FINANCIAL SVCS

Equifax

TransUnion

Experian

Account Type:

Installment

Installment

Installment

Account Number:

700369686XXXX

700369686XXXX

700369686XXXX

Payment Responsibility:

Individual

Individual

Individual

Date Opened:

08/2013

08/2013

08/2013

Balance Date:

05/2017

04/2016

04/2017

Balance Amount:

\$0

\$0

Monthly Payment:

High/Limit:

\$25,690

\$25,690

\$25,690

Account Status:

As Agreed

As Agreed

As Agreed

Past Due Amount:

\$0

\$0

\$0

Comments:

LAST REPORTED

LAST REPORTED

PAID CURRENT

DELINQUENCIES:

DELINQUENCIES:

ACCOUNT/WAS 30

12/2015=I2,11/2015=I2,08/2015=I2 11/2015=I2,10/2015=I2,07/2015=I2

CLOSED

DAYS PAST DUE

CLOSED OR PAID

DATE SIX TIMES OR

ACCOUNT/ZERO BALANCE

MORE LAST

AUTO

REPORTED

DELINQUENCIES:

02/2015=I2 LAST

PAID: 04/2017

MERCEDES-BENZ FINANCIAL SVCS

PO Box 961
 Roanoke, TX-762620961
 (800) 654-6222

24-Month Payment History

Equifax

*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	30	30	*	*	30	30	30		
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
17	17	17	17	17	16	16	16	16	16	16	16	16	16	16	16	16	15	15	15	15	15	15	15

MERCEDES-BENZ FINANCIAL SVCS

TransUnion																								
*	*	*	*	*	30	30	*	*	30	30	30	30	*	*	*	*	*	*	*	*	*	*	*	*
Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	
16	16	16	15	15	15	15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14	14	

Experian																								
NR	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	
17	17	17	17	17	16	16	16	16	16	16	16	16	16	16	16	15	15	15	15	15	15	15	15	

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	7	7	7
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

MERCEDES-BENZ FINANCIAL SVCS

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	Installment
Account Number:	700369428XXXX	700369428XXXX	700369428XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	08/2013	08/2013	08/2013
Balance Date:	03/2017	02/2016	02/2017
Balance Amount:	\$0	\$0	\$0
Monthly Payment:			
High/Limit:	\$79,604	\$79,604	\$79,604
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	LAST REPORTED DELINQUENCIES: 03/2016=I2,02/2016=I2,08/2015=I3 01/2016=I2,11/2015=I2,08/2015=I3 CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	LAST REPORTED DELINQUENCIES: CLOSED	PAID CURRENT ACCOUNT/WAS DELINQUENT 60 DAYS PAST DUE FOUR OR MORE TIMES LAST REPORTED DELINQUENCIES: 04/2015=I3 LAST PAID: 02/2017

MERCEDES-BENZ FINANCIAL SVCS

PO Box 961
Roanoke, TX-762620961
(800) 654-6222

24-Month Payment History

Equifax																							
*	*	*	*	*	*	*	*	*	*	30	30	30	*	30	*	*	60	60	60	60	30		
Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	
17	17	16	16	16	16	16	16	16	16	16	16	16	15	15	15	15	15	15	15	15	15	15	15

TransUnion																								
30	*	30	*	*	60	60	60	60	30	*	*	*	*	*	*	*	*	*	*	*	30	30	*	*
30	*	30	*	*	60	60	60	60	30	*	*	*	*	*	*	*	*	*	*	*	30	30	*	*

MERCEDES-BENZ FINANCIAL SVCS

TransUnion																							
Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
16	15	15	15	15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14
NR *	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	30	30	30	30 *
Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
17	17	16	16	16	16	16	16	16	16	16	16	16	15	15	15	15	15	15	15	15	15	15	15

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	7	5	7
60 Days Past Due:	4	4	4
90 Days Past Due:	0	0	0

 [Back to Top](#)

Revolving Accounts

Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

Open Accounts**ARRIVA CARD, INC DBA GLOBA**

	Equifax	TransUnion	Experian
Account Type:	Revolving		
Account Number:	ARRIV-7111010010XXXX		
Payment Responsibility:	Individual		
Date Opened:	11/2007		
Balance Date:	11/2009		
Balance Amount:	\$0		
Monthly Payment:			
High/Limit:	\$200		
Account Status:	As Agreed		
Past Due Amount:	\$0		
Comments:	AMT IN HIGH CREDIT IS CREDIT LIMIT		

ARRIVA CARD, INC DBA GLOBA

Cash Access Holdings, Inc
7250 S Tenaya Way # 100
Las Vegas, NV-891132175
(702) 855-3000

24-Month Payment History

Equifax																								
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	
09	09	09	09	09	09	09	09	09	09	09	09	09	09	09	08	08	08	08	08	08	08	08	07	

Seven-Year Payment History

Equifax	TransUnion	Experian

ARRIVA CARD, INC DBA GLOBA

30 Days Past Due:	0
60 Days Past Due:	0
90 Days Past Due:	0

NORDSTROM FSB

	Equifax	TransUnion	Experian
Account Type:	Revolving		
Account Number:	82XXXX		
Payment Responsibility:	Authorized User		
Date Opened:	12/2001		
Balance Date:	11/2011		
Balance Amount:			
Monthly Payment:	\$305		
High/Limit:	\$6,000		
Account Status:	As Agreed		
Past Due Amount:	\$0		
Comments:	AMT IN HIGH CREDIT IS CREDIT LIMIT		

NORDSTROM FSB

PO Box 13589
 Scottsdale, AZ-852673589
 (800) 964-0006

24-Month Payment History

Equifax																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
11	11	11	11	11	11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	09

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		
60 Days Past Due:	0		
90 Days Past Due:	0		

TARGET NATIONAL BANK

	Equifax	TransUnion	Experian
Account Type:	Revolving		
Account Number:	435237762074XXXX		
Payment Responsibility:	Terminated		
Date Opened:	02/2005		
Balance Date:	12/2011		
Balance Amount:			
Monthly Payment:	\$143		
High/Limit:	\$5,300		
Account Status:	As Agreed		
Past Due Amount:	\$0		

TARGET NATIONAL BANK

Comments: AMT IN HIGH CREDIT IS
CREDIT LIMIT

TARGET NATIONAL BANK

PO Box 673
Minneapolis, MN-554400673
(800) 424-6888

24-Month Payment History

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		
60 Days Past Due:	0		
90 Days Past Due:	0		

Closed Accounts

Bank of America

	Equifax	TransUnion	Experian
Account Type:	Revolving		Revolving
Account Number:	426428265521XXXX		XXXX
Payment Responsibility:	Individual		Individual
Date Opened:	11/2007		11/2007
Balance Date:	09/2011		09/2011
Balance Amount:	\$0		\$0
Monthly Payment:			
High/Limit:	\$12,500		\$12,500
Account Status:	As Agreed		As Agreed
Past Due Amount:	\$0		\$0
Comments:	ACCOUNT CLOSED AT CONSUMER S REQUEST AMT IN HIGH CREDIT IS CREDIT LIMIT		CLOSED ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING ACCOUNT CLOSED AT CONSUMER S REQUEST LAST PAID:

Bank of America

PO Box 982238
El Paso, TX-799982238
(800) 421-2110

24-Month Payment History

Bank of America

Experian																							
Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
11	11	11	11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	09	09	09	

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		0
60 Days Past Due:	0		0
90 Days Past Due:	0		0

CAPITAL ONE

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	54404500XXXX	5440XXXXXXXX	5440XXXXXXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	02/2001	02/2001	02/2001
Balance Date:	05/2019	04/2019	05/2019
Balance Amount:	\$1,469	\$1,469	\$1,469
Monthly Payment:	\$0		
High/Limit:	\$1,469	\$1,200	\$1,200
Account Status:	Collection	Collection	Late Over 120 Days
Past Due Amount:	\$1,469	\$1,469	\$1,469
Comments:	LAST REPORTED DELINQUENCIES: ACCOUNT CLOSED 11/2015=R5,10/2015=R5,09/2015=R4 BY CREDIT GRANTOR CHARGED OFF ACCOUNT ACCOUNT CLOSED BY CREDIT GRANTOR		
	ACCOUNT DELINQUENT 150 DAYS PAST DUE DATE LAST REPORTED DELINQUENCIES: 04/2017=R9 UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANTOR ACCOUNT CLOSED BY CREDIT GRANTOR LAST PAID: 05/2015		

CAPITAL ONE

PO Box 30281
Salt Lake City, UT-841300281
(800) 955-7070

24-Month Payment History

Equifax

No 24-Month Payment Data available for display.

TransUnion																							
No 24-Month Payment Data available for display.												Experian											
CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
19	19	19	19	19	19	18	18	18	18	18	18	18	18	18	18	18	18	17	17	17	17	17	17

Seven-Year Payment History

CAPITAL ONE

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	1
60 Days Past Due:	0	0	1
90 Days Past Due:	0	0	3

CAPITAL ONE

	Equifax	TransUnion	Experian
Account Type:	Revolving		
Account Number:	51780523XXXX		
Payment Responsibility:	Individual		
Date Opened:	08/2003		
Balance Date:	03/2013		
Balance Amount:	\$0		
Monthly Payment:			
High/Limit:	\$500		
Account Status:	As Agreed		
Past Due Amount:	\$0		
Comments:	ACCOUNT CLOSED AT CONSUMER S REQUEST CLOSED OR PAID ACCOUNT/ZERO BALANCE		

CAPITAL ONE

PO Box 30281
 Salt Lake City, UT-841300281
 (800) 955-7070

24-Month Payment History

No 24-Month Payment Data available for display.

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		
60 Days Past Due:	0		
90 Days Past Due:	0		

CAPITAL ONE

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	552234000622XXXX	5522XXXXXXXX	552234XXXXXXXXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	02/2008	02/2008	02/2008
Balance Date:	04/2013	04/2013	03/2013
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$305	\$305	\$305
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0

CAPITAL ONE

Comments: ACCOUNT CLOSED AT CONSUMER S REQUEST
 CONSUMER
 CLOSED OR PAID
 ACCOUNT/ZERO
 BALANCE

ACCOUNT CLOSED BY CONSUMER

PAID THIS IS AN ACCOUNT IN GOOD STANDING ACCOUNT CLOSED AT CONSUMER S REQUEST LAST PAID: 10/2009

CAPITAL ONE

PO Box 30253
 Salt Lake City, UT-841300253
 (800) 947-1000

24-Month Payment History**Equifax****No 24-Month Payment Data available for display.****TransUnion**

Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	
13	13	13	12	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11	11	11

Experian

Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
13	13	13	12	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11	11

Seven-Year Payment History**Equifax****TransUnion****Experian**

30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

CHASE CARD**Equifax****Revolving****TransUnion****Revolving****Experian****Revolving**

Account Type:	Revolving	Revolving	Revolving
---------------	-----------	-----------	-----------

Account Number:	4417XXXXXXXX	4417XXXXXXXX	4417XXXXXXXX
-----------------	--------------	--------------	--------------

Payment Responsibility:	Individual	Individual	Individual
-------------------------	------------	------------	------------

Date Opened:	06/2007	06/2007	06/2007
--------------	---------	---------	---------

Balance Date:	12/2016	12/2016	12/2016
---------------	---------	---------	---------

Balance Amount:	\$1,343	\$1,343	\$1,343
-----------------	---------	---------	---------

Monthly Payment:	\$0		
------------------	-----	--	--

High/Limit:	\$1,343	\$1,000	\$1,000
-------------	---------	---------	---------

Account Status:	Collection	Collection	Late Over 120 Days
-----------------	------------	------------	--------------------

Past Due Amount:	\$1,343	\$1,343	\$1,343
------------------	---------	---------	---------

Comments: LAST REPORTED DELINQUENCIES: ACCOUNT CHARGED 12/2015=R5,11/2015=R5,10/2015=R5 TO PROFIT AND LOSS CREDIT CARD CHARGED OFF ACCOUNT

ACCOUNT DELINQUENT 180 DAYS PAST DUE DATE LAST REPORTED DELINQUENCIES: 01/2016=R9 UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANTOR LAST PAID: 05/2015

CHASE CARD**CHASE CARD**

PO Box 15298
 Wilmington, DE-198505298
 (800) 945-2000

24-Month Payment History

		Equifax																								
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec			
16	16	16	16	16	16	16	16	16	16	16	15	15	15	15	15	15	15	15	15	15	15	15	15	14		

TransUnion

No 24-Month Payment Data available for display.

Experian

		Experian																										
CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	120	120	90	60	30	*	*	*	*	*	*	*
Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec				
16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	15	15	15	15	15	15	15	15	15	15		

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	1
60 Days Past Due:	0	0	1
90 Days Past Due:	0	0	4

CHASE CARD

Account Type:	Equifax	TransUnion	Experian
Account Number:	Revolving	Revolving	Revolving
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	07/2000	07/2000	07/2000
Balance Date:	12/2016	12/2016	12/2016
Balance Amount:	\$368	\$368	\$368
Monthly Payment:	\$0		
High/Limit:	\$368	\$300	\$300
Account Status:	Collection	Collection	Late Over 120 Days
Past Due Amount:	\$368	\$368	\$368
Comments:	LAST REPORTED DELINQUENCIES: ACCOUNT CHARGED 12/2015=R5,11/2015=R5,10/2015=R5 TO PROFIT AND LOSS CREDIT CARD CHARGED OFF ACCOUNT	ACCOUNT DELINQUENT 180 DAYS PAST DUE DATE LAST REPORTED DELINQUENCIES: 01/2016=R9 UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANTOR LAST PAID: 05/2015	

CHASE CARD**CHASE CARD**

PO Box 15298
 Wilmington, DE-198505298
 (800) 945-2000

24-Month Payment History

												Equifax											
*	*	*	*	*	*	*	*	*	*	*	*	120	120	120	90	60	30*	*	*	*	*	*	*
Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
16	16	16	16	16	16	16	16	16	16	16	15	15	15	15	15	15	15	15	15	15	15	15	14

TransUnion

No 24-Month Payment Data available for display.

Experian

CO	120	120	90	60	30*	*	*	*	*	*	*	*											
Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
16	16	16	16	16	16	16	16	16	16	16	15	15	15	15	15	15	15	15	15	15	15	15	15

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	1
60 Days Past Due:	0	0	1
90 Days Past Due:	0	0	4

CHASE CARD

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	4417XXXXXXX	4417XXXXXXX	4417XXXXXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	08/2007	08/2007	08/2007
Balance Date:	12/2016	12/2016	12/2016
Balance Amount:	\$4,772	\$4,772	\$4,772
Monthly Payment:	\$0		
High/Limit:	\$4,772	\$4,100	\$4,100
Account Status:	Collection	Collection	Late Over 120 Days
Past Due Amount:	\$4,772	\$4,772	\$4,772
Comments:	LAST REPORTED DELINQUENCIES: ACCOUNT CHARGED 12/2015=R5,11/2015=R5,10/2015=R5 TO PROFIT AND LOSS CREDIT CARD CHARGED OFF ACCOUNT	ACCOUNT DELINQUENT 180 DAYS PAST DUE DATE LAST REPORTED DELINQUENCIES: 01/2016=R9 UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANTOR LAST PAID: 05/2015	

CHASE CARD

PO Box 15298
 Wilmington, DE-198505298
 (800) 945-2000

CHASE CARD

24-Month Payment History

[View Details](#) | [Edit](#) | [Delete](#)

TransUnion

No 24-Month Payment Data available for display.

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	1
60 Days Past Due:	0	0	1
90 Days Past Due:	0	0	4

CHASE CARD

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	4266XXXXXXX	4266XXXXXXX	4266XXXXXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	10/2001	10/2001	10/2001
Balance Date:	11/2016	11/2016	11/2016
Balance Amount:	\$2,492	\$2,492	\$2,492
Monthly Payment:	\$0		
High/Limit:	\$2,492	\$2,000	\$2,000
Account Status:	Collection	Collection	Late Over 120 Days
Past Due Amount:	\$2,492	\$2,492	\$2,492
Comments:	LAST REPORTED DELINQUENCIES: ACCOUNT CHARGED 11/2015=R5,10/2015=R5,09/2015=R5 TO PROFIT AND LOSS CREDIT CARD CHARGED OFF ACCOUNT		ACCOUNT DELINQUENT 180 DAYS PAST DUE DATE LAST REPORTED DELINQUENCIES: 12/2015=R9 UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANTOR LAST PAID: 05/2015

CHASE CARD

PO Box 15298
Wilmington, DE-198505298
(800) 945-2000

24-Month Payment History

CHASE CARD

Equifax																									
16	16	16	16	16	16	16	16	16	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	14	14

TransUnion**No 24-Month Payment Data available for display.****Experian**

CO	120	120	90	60	30*	*	*	*	*	*	*														
Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec		

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	1
60 Days Past Due:	0	0	1
90 Days Past Due:	0	0	4

CITICARDS CBNA

	Equifax	TransUnion	Experian
Account Type:	Revolving		Revolving
Account Number:	54661600XXXX		5466XXXXXXX
Payment Responsibility:	Individual		Individual
Date Opened:	02/2008		02/2008
Balance Date:	02/2015		12/2014
Balance Amount:	\$0		
Monthly Payment:			
High/Limit:	\$15,000		\$15,000
Account Status:	As Agreed		As Agreed
Past Due Amount:	\$0		\$0
Comments:	ACCOUNT CLOSED AT CONSUMER'S REQUEST CLOSED OR PAID ACCOUNT/ZERO BALANCE		PAID THIS IS AN ACCOUNT IN GOOD STANDING ACCOUNT CLOSED AT CONSUMER'S REQUEST LAST PAID: 12/2014

CITICARDS CBNA

PO Box 6241
 IBS CDV Disputes
 Sioux Falls, SD-571176241

24-Month Payment History**Equifax****No 24-Month Payment Data available for display.****Experian**

NR	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	

Seven-Year Payment History

Equifax	TransUnion	Experian
---------	------------	----------

CITICARDS CBNA

30 Days Past Due:	0	0
60 Days Past Due:	0	0
90 Days Past Due:	0	0

CREDIT ONE BANK

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	444796221164XXXX	4447XXXXXXXX	444796XXXXXXXXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	12/2011	12/2011	12/2011
Balance Date:	02/2016	02/2016	02/2016
Balance Amount:	\$0	\$0	\$0
Monthly Payment:			
High/Limit:	\$1,514	\$1,050	\$1,050
Account Status:	Collection	Collection	Collection
Past Due Amount:	\$0	\$0	\$0
Comments:	LAST REPORTED DELINQUENCIES: 12/2015=R5, 11/2015=R5, 10/2015=R5 CHARGED OFF ACCOUNT ACCOUNT TRANSFERRED OR SOLD	PURCHASED BY ANOTHER LENDER COLLATERAL: SLD TO MIDLAND FUNDING LLC	CLOSED ACCOUNT PURCHASED BY ANOTHER LENDER LAST REPORTED DELINQUENCIES: 01/2016=R9 SOLD TO: MIDLAND FUNDING LLC UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANTOR LAST PAID: 05/2015

CREDIT ONE BANK

PO Box 98873
Las Vegas, NV-891938873
(877) 825-3242

24-Month Payment History

TransUnion

No 24-Month Payment Data available for display.

Experian

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

CREDIT ONE BANK**DISCOVER BANK**

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	6011XXXXXXX	6011XXXXXXX	6011XXXXXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	02/2008	02/2008	02/2008
Balance Date:	05/2019	05/2019	05/2019
Balance Amount:	\$3,652	\$3,652	\$3,652
Monthly Payment:	\$0		
High/Limit:	\$3,675	\$3,000	\$3,000
Account Status:	Collection	Collection	Late Over 120 Days
Past Due Amount:	\$3,652	\$3,652	\$3,652
Comments:	LAST REPORTED DELINQUENCIES: ACCOUNT CHARGED 12/2015=R5,11/2015=R5,10/2015=R5 TO PROFIT AND LOSS CREDIT CARD CHARGED OFF ACCOUNT		
			ACCOUNT DELINQUENT 180 DAYS PAST DUE DATE LAST REPORTED DELINQUENCIES: 04/2017=R9 UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANTOR LAST PAID: 05/2015

DISCOVER BANK

PO Box 15316
 Wilmington, DE-198505316
 (800) 347-2683

24-Month Payment History

Equifax												TransUnion											
No 24-Month Payment Data available for display.												No 24-Month Payment Data available for display.											
Experian												Experian											
CO												CO											
May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun												May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun											
19 19 19 19 19 18 18 18 18 18 18 18 18 18 18 18 18 18 18 18 17 17 17 17 17 17												19 19 19 19 19 18 18 18 18 18 18 18 18 18 18 18 18 18 18 18 17 17 17 17 17 17											

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	1
60 Days Past Due:	0	0	1
90 Days Past Due:	0	0	4

NORDSTROMTD

	Equifax	TransUnion	Experian
Account Type:	Revolving		
Account Number:	82XXXX		
Payment Responsibility:	Authorized User		

NORDSTROMTD

Date Opened:	12/2001
Balance Date:	11/2011
Balance Amount:	\$0
Monthly Payment:	
High/Limit:	\$6,000
Account Status:	As Agreed
Past Due Amount:	\$0
Comments:	CLOSED

NORDSTROMTD

13531 E. CALEY AVE
ENGLEWOOD, CO-80111
(800) 964-1800

24-Month Payment History

TransUnion

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

TARGET N.B.

	Equifax	TransUnion	Experian
Account Type:		Revolving	
Account Number:		4352XXXXXXX	
Payment Responsibility:		Terminated	
Date Opened:	02/2005		
Balance Date:	12/2011		
Balance Amount:	\$0		
Monthly Payment:			
High/Limit:	\$5,300		
Account Status:	As Agreed		
Past Due Amount:	\$0		
Comments:			

TARGET N.B.

PO BOX 673
MINNEAPOLIS, MN-55440

24-Month Payment History

TransUnion

TARGET N.B.

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

TARGET NATIONAL BANK

	Equifax	TransUnion	Experian
Account Type:	Revolving		Revolving
Account Number:	435237674271XXXX		4352XXXXXXXXXX
Payment Responsibility:	Individual		Individual
Date Opened:	11/1998		11/1998
Balance Date:	04/2010		07/2009
Balance Amount:	\$0		
Monthly Payment:			
High/Limit:	\$1,000		\$1,000
Account Status:	As Agreed		As Agreed
Past Due Amount:	\$0		\$0
Comments:	CLOSED OR PAID ACCOUNT/ZERO BALANCE ACCOUNT CLOSED		PAID THIS IS AN ACCOUNT IN GOOD STANDING ACCOUNT CLOSED BY CREDIT GRANTOR LAST PAID: 03/2005

TARGET NATIONAL BANK

PO Box 673
Minneapolis, MN-554400673
(800) 424-6888

24-Month Payment History

Equifax																							
No 24-Month Payment Data available for display.																							
Experian																							
NR	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
09	09	09	09	09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		0
60 Days Past Due:	0		0
90 Days Past Due:	0		0

 Back to Top

Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

Open Accounts

MIDLAND FUNDING

	Equifax	TransUnion	Experian
Account Type:		Open	Installment
Account Number:		857711XXXX	857711XXXX
Payment Responsibility:		Individual	Individual
Date Opened:	07/2017	07/2017	07/2017
Balance Date:	05/2019	05/2019	05/2019
Balance Amount:	\$4,709	\$4,709	\$4,709
Monthly Payment:			
High/Limit:	\$4,709	\$4,709	\$4,709
Account Status:	Collection	Collection	Collection
Past Due Amount:	\$0	\$0	\$4,709
Comments:	COLLECTION ACCOUNT ORIGINAL CREDITOR: 01 BARCLAYS BANK DELAWARE COLLECTION ACCOUNT	ORIGINAL CREDITOR: BARCLAYS BANK DELAWARE LAST REPORTED DELINQUENCIES: 12/2017=I9 COLLECTION ACCOUNT LAST PAID:	

MIDLAND FUNDING

350 CAMINO DE LA REINA S
 SAN DIEGO, CA-92108
 (844) 236-1959

24-Month Payment History

												TransUnion											
No 24-Month Payment Data available for display.												Experian											
CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	NR	NR	NR	NR	NR
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
19	19	19	19	19	18	18	18	18	18	18	18	18	18	18	18	18	18	18	17	17	17	17	17

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:		0	0
60 Days Past Due:		0	0
90 Days Past Due:		0	0

PORTFOLIO RECOV ASSO

	Equifax	TransUnion	Experian
Account Type:		Open	Installment
Account Number:		414709777088XXXX	414709777088XXXX
Payment Responsibility:		Individual	Individual
Date Opened:	04/2017	04/2017	04/2017
Balance Date:	05/2019	05/2019	05/2019
Balance Amount:	\$2,772	\$2,772	\$2,772
Monthly Payment:			
High/Limit:	\$2,772	\$2,772	\$2,772

PORTFOLIO RECOV ASSO

Account Status:	Collection	Collection
Past Due Amount:	\$0	\$2,772
Comments:	COLLECTION ACCOUNT ORIGINAL CREDITOR: 08 CAPITAL ONE BANK USA N A COLLECTION ACCOUNT	ORIGINAL CREDITOR: CAPITAL ONE BANK USA N.A. LAST REPORTED DELINQUENCIES: 07/2017=I9 COLLECTION ACCOUNT LAST PAID:

PORTFOLIO RECOV ASSO

120 CORPORATE BLVD STE 1
NORFOLK, VA-23502
(757) 519-9300

24-Month Payment History

TransUnion																							
No 24-Month Payment Data available for display.																							
Experian																							
CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	NR
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
19	19	19	19	19	18	18	18	18	18	18	18	18	18	18	18	18	18	18	17	17	17	17	17

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:		0	0
60 Days Past Due:		0	0
90 Days Past Due:		0	0

PORTFOLIO RECOV ASSO

Equifax	TransUnion	Experian
Account Type:	Open	Installment
Account Number:	548897500620XXXX	548897500620XXXX
Payment Responsibility:	Individual	Individual
Date Opened:	02/2017	02/2017
Balance Date:	05/2019	05/2019
Balance Amount:	\$1,279	\$1,279
Monthly Payment:		
High/Limit:	\$1,279	\$1,279
Account Status:	Collection	Collection
Past Due Amount:	\$0	\$1,279
Comments:	COLLECTION ACCOUNT ORIGINAL CREDITOR: 08 HSBC BANK NEVADA N.A. HSBC BANK NEVADA N A COLLECTION ACCOUNT	ORIGINAL CREDITOR: HSBC BANK NEVADA N.A. LAST REPORTED DELINQUENCIES: 06/2017=I9 COLLECTION ACCOUNT LAST PAID:

PORTFOLIO RECOV ASSO

120 CORPORATE BLVD STE 1
NORFOLK, VA-23502
(757) 519-9300

UNIFUND CCR LLC**60 Days Past Due:**

0

0

90 Days Past Due:

0

0

Closed Accounts**MIDLAND FUNDING LLC****Equifax****TransUnion****Experian**

Account Type:	Open		
Account Number:	857711XXXX		
Payment Responsibility:	Individual		
Date Opened:	07/2017		
Balance Date:	05/2019		
Balance Amount:	\$4,709		
Monthly Payment:	\$0		
High/Limit:	\$4,709		
Account Status:	Collection		
Past Due Amount:	\$4,709		
Comments: COLLECTION ACCOUNT			

MIDLAND FUNDING LLC

2365 NORTHSIDE DRIVE
 SUITE 300
 SAN DIEGO, CA-92108
 (844) 236-1959

24-Month Payment History**No 24-Month Payment Data available for display.****Seven-Year Payment History****Equifax****TransUnion****Experian**

30 Days Past Due:	0		
60 Days Past Due:	0		
90 Days Past Due:	0		

PORTFOLIO RECOVERY ASSOC**Equifax****TransUnion****Experian**

Account Type:	Open		
Account Number:	CAPIT-470977088XXXX		
Payment Responsibility:	Individual		
Date Opened:	04/2017		
Balance Date:	05/2019		
Balance Amount:	\$2,772		
Monthly Payment:	\$0		
High/Limit:	\$2,772		
Account Status:	Collection		
Past Due Amount:	\$2,772		
Comments: COLLECTION ACCOUNT			

PORTFOLIO RECOVERY ASSOC**PORTFOLIO RECOVERY ASSOC**

Riverside Commerce Center
 120 Corporate Blvd Ste 100
 Norfolk, VA-235024962
 (757) 519-9300

24-Month Payment History

No 24-Month Payment Data available for display.

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		
60 Days Past Due:	0		
90 Days Past Due:	0		

PORTFOLIO RECOVERY ASSOC

	Equifax	TransUnion	Experian
Account Type:	Open		
Account Number:	HSBC -8897500620XXXX		
Payment Responsibility:	Individual		
Date Opened:	02/2017		
Balance Date:	05/2019		
Balance Amount:	\$1,279		
Monthly Payment:	\$0		
High/Limit:	\$1,279		
Account Status:	Collection		
Past Due Amount:	\$1,279		
Comments:	COLLECTION ACCOUNT		

PORTFOLIO RECOVERY ASSOC

Riverside Commerce Center
 120 Corporate Blvd Ste 100
 Norfolk, VA-235024962
 (757) 519-9300

24-Month Payment History

No 24-Month Payment Data available for display.

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		
60 Days Past Due:	0		
90 Days Past Due:	0		

UNIFUND LLC

	Equifax	TransUnion	Experian
Account Type:	Open		
Account Number:	542418100404XXXX		
Payment Responsibility:	Individual		
Date Opened:	05/2017		
Balance Date:	05/2019		

UNIFUND LLC

Balance Amount:	\$2,411
Monthly Payment:	\$0
High/Limit:	\$2,411
Account Status:	Collection
Past Due Amount:	\$2,411
Comments:	COLLECTION ACCOUNT

UNIFUND LLC

10625 Techwood Cir
 Blue Ash, OH-452422846
 (513) 489-8877

24-Month Payment History

No 24-Month Payment Data available for display.

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0		
60 Days Past Due:	0		
90 Days Past Due:	0		

 [Back to Top](#)

Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:	*	Collection Account:	CA
30-59 Days Past Due:	30	Foreclosure:	F
60-89 Days Past Due:	60	Voluntary Surrender:	VS
90-119 Days Past Due:	90	Repossession:	R
120-149 Days Past Due:	120	Charge Off:	CO
150-179 Days Past Due:	150	Not Reported:	NR
180+ Days Past Due:	180		

Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for up to two years. These inquiries are made by companies with whom you have applied for a loan or credit.

You have no inquiries on file

 [Back to Top](#)

Negative Accounts

Accounts that contain a negative account status.

Open Accounts**MIDLAND FUNDING**

Account Type:	Equifax	TransUnion	Experian
Account Number:		Open	Installment
Payment Responsibility:		857711XXXX	857711XXXX
		Individual	Individual

MIDLAND FUNDING

Date Opened:	07/2017	07/2017
Balance Date:	05/2019	05/2019
Balance Amount:	\$4,709	\$4,709
Monthly Payment:		
High/Limit:	\$4,709	\$4,709
Account Status:	Collection	Collection
Past Due Amount:	\$0	\$4,709
Comments:	COLLECTION ACCOUNT ORIGINAL CREDITOR: 01 BARCLAYS BANK DELAWARE COLLECTION ACCOUNT	ORIGINAL CREDITOR: BARCLAYS BANK DELAWARE LAST REPORTED DELINQUENCIES: 12/2017=I9 COLLECTION ACCOUNT LAST PAID:

MIDLAND FUNDING

350 CAMINO DE LA REINA S
SAN DIEGO, CA-92108
(844) 236-1959

24-Month Payment History

												TransUnion																							
												Experian																							
No 24-Month Payment Data available for display.																																			
CO NR NR NR NR NR NR NR																																			
May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun																																			
19 19 19 19 19 18 18 18 18 18 18 18 18 18 18 18 18 18 18 18 17 17 17 17 17 17 17																																			

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

PORTFOLIO RECOV ASSO

	Equifax	TransUnion	Experian
Account Type:		Open	Installment
Account Number:	414709777088XXXX	414709777088XXXX	
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	04/2017	04/2017	04/2017
Balance Date:	05/2019	05/2019	05/2019
Balance Amount:	\$2,772	\$2,772	\$2,772
Monthly Payment:			
High/Limit:	\$2,772	\$2,772	\$2,772
Account Status:	Collection	Collection	Collection
Past Due Amount:	\$0	\$0	\$2,772
Comments:	COLLECTION ACCOUNT ORIGINAL CREDITOR: 08 CAPITAL ONE BANK USA N A COLLECTION ACCOUNT	ORIGINAL CREDITOR: CAPITAL ONE BANK USA N.A. LAST REPORTED DELINQUENCIES:	

PORTFOLIO RECOV ASSO

07/2017=I9 COLLECTION
ACCOUNT LAST PAID:

PORTFOLIO RECOV ASSO

120 CORPORATE BLVD STE 1
NORFOLK, VA-23502
(757) 519-9300**24-Month Payment History**

TransUnion

No 24-Month Payment Data available for display.

Experian

CO	NR																							
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	
19	19	19	19	19	18	18	18	18	18	18	18	18	18	18	18	18	17	17	17	17	17	17	17	

Seven-Year Payment History

Equifax

TransUnion

Experian

30 Days Past Due:	0	0
60 Days Past Due:	0	0
90 Days Past Due:	0	0

PORTFOLIO RECOV ASSO

Equifax

TransUnion

Experian

Account Type:

Account Number:

Open

Installment

Payment Responsibility:

Individual

Individual

Date Opened:

02/2017

02/2017

Balance Date:

05/2019

05/2019

Balance Amount:

\$1,279

\$1,279

Monthly Payment:

\$1,279

\$1,279

High/Limit:

\$1,279

\$1,279

Account Status:

Collection

Collection

Past Due Amount:

\$0

\$1,279

Comments:

COLLECTION ACCOUNT ORIGINAL CREDITOR:
 ORIGINAL CREDITOR: 08 HSBC BANK NEVADA N.A.
 HSBC BANK NEVADA N.A. LAST REPORTED
 COLLECTION ACCOUNT DELINQUENCIES:
 06/2017=I9 COLLECTION
 ACCOUNT LAST PAID:

PORTFOLIO RECOV ASSO

120 CORPORATE BLVD STE 1
NORFOLK, VA-23502
(757) 519-9300**24-Month Payment History**

TransUnion

No 24-Month Payment Data available for display.

Experian

PORTFOLIO RECOV ASSO

Experian																								
CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	
19	19	19	19	19	19	18	18	18	18	18	18	18	18	18	18	18	18	17	17	17	17	17	17	

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

UNIFUND CCR LLC

	Equifax	TransUnion	Experian
Account Type:		Open	Installment
Account Number:	542418100404XXXX	542418100404XXXX	
Payment Responsibility:	Individual	Individual	
Date Opened:	05/2017	05/2017	
Balance Date:	05/2019	05/2019	
Balance Amount:	\$2,411		\$2,411
Monthly Payment:			
High/Limit:	\$2,411		\$2,411
Account Status:	Collection		Collection
Past Due Amount:	\$0		\$2,411
Comments:	COLLECTION ACCOUNT ORIGINAL CREDITOR: 08 CITIBANK NA COLLECTION ACCOUNT	ORIGINAL CREDITOR: CITIBANK NA LAST REPORTED DELINQUENCIES: 09/2017=I9 COLLECTION ACCOUNT LAST PAID:	

UNIFUND CCR LLC

10625 TECHWOODS CIR
BLUE ASH, OH-45242
(888) 384-8134

24-Month Payment History

TransUnion	
No 24-Month Payment Data available for display.	
Experian	
CO NR NR NR	
May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun	
19 19 19 19 19 18 18 18 18 18 18 18 18 18 18 18 18 18 17 17 17 17 17 17	

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

Closed Accounts**MIDLAND FUNDING**

	Equifax	TransUnion	Experian
Account Type:		Open	Installment
Account Number:		857711XXXX	857711XXXX
Payment Responsibility:		Individual	Individual
Date Opened:	07/2017	07/2017	
Balance Date:	05/2019	05/2019	
Balance Amount:	\$4,709	\$4,709	
Monthly Payment:			
High/Limit:	\$4,709	\$4,709	
Account Status:	Collection	Collection	
Past Due Amount:	\$0	\$0	\$4,709
Comments:	COLLECTION ACCOUNT ORIGINAL CREDITOR: 01 BARCLAYS BANK DELAWARE COLLECTION ACCOUNT	ORIGINAL CREDITOR: BARCLAYS BANK DELAWARE LAST REPORTED DELINQUENCIES: 12/2017=I9 COLLECTION ACCOUNT LAST PAID:	

MIDLAND FUNDING

350 CAMINO DE LA REINA S
 SAN DIEGO, CA-92108
 (844) 236-1959

24-Month Payment History

	TransUnion												Experian																																			
No 24-Month Payment Data available for display.																																																
CO NR NR NR NR NR NR	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun																								
19 19 19 19 19 18 18 18 18 18 18 18 18 18 18 18 18 18 18 18 18 18 17 17 17 17 17 17																																																

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:		0	0
60 Days Past Due:		0	0
90 Days Past Due:		0	0

PORTFOLIO RECOV ASSO

	Equifax	TransUnion	Experian
Account Type:		Open	Installment
Account Number:		414709777088XXXX	414709777088XXXX
Payment Responsibility:		Individual	Individual
Date Opened:	04/2017	04/2017	
Balance Date:	05/2019	05/2019	
Balance Amount:	\$2,772	\$2,772	\$2,772
Monthly Payment:			
High/Limit:	\$2,772	\$2,772	

PORTFOLIO RECOV ASSO

Account Status:	Collection	Collection
Past Due Amount:	\$0	\$2,772
Comments:	COLLECTION ACCOUNT ORIGINAL CREDITOR: 08 CAPITAL ONE BANK USA N.A. LAST REPORTED IN A COLLECTION ACCOUNT	ORIGINAL CREDITOR: CAPITAL ONE BANK USA N.A. LAST REPORTED DELINQUENCIES: 07/2017=I9 COLLECTION ACCOUNT LAST PAID:

PORTFOLIO RECOV ASSO

120 CORPORATE BLVD STE 1
NORFOLK, VA-23502
(757) 519-9300

24-Month Payment History

TransUnion																							
No 24-Month Payment Data available for display.																							
Experian																							
CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	NR
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
19	19	19	19	19	18	18	18	18	18	18	18	18	18	18	18	18	18	17	17	17	17	17	17

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:		0	0
60 Days Past Due:		0	0
90 Days Past Due:		0	0

PORTFOLIO RECOV ASSO

Account Type:	Equifax	TransUnion	Experian
Account Number:		548897500620XXXX	548897500620XXXX
Payment Responsibility:		Individual	Individual
Date Opened:	02/2017	02/2017	02/2017
Balance Date:	05/2019	05/2019	05/2019
Balance Amount:	\$1,279	\$1,279	\$1,279
Monthly Payment:			
High/Limit:	\$1,279	\$1,279	\$1,279
Account Status:	Collection	Collection	Collection
Past Due Amount:	\$0	\$0	\$1,279
Comments:	COLLECTION ACCOUNT ORIGINAL CREDITOR: 08 HSBC BANK NEVADA N.A. LAST REPORTED IN A COLLECTION ACCOUNT	ORIGINAL CREDITOR: HSBC BANK NEVADA N.A. LAST REPORTED DELINQUENCIES: 06/2017=I9 COLLECTION ACCOUNT LAST PAID:	

PORTFOLIO RECOV ASSO

120 CORPORATE BLVD STE 1
NORFOLK, VA-23502
(757) 519-9300

UNIFUND CCR LLC**60 Days Past Due:**

0

0

90 Days Past Due:

0

0

[Back to Top](#)

Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

You have no collections on file

[Back to Top](#)

Public Records

This section includes public record items Equifax obtained from local, state and federal courts through a third party vendor, LexisNexis. They can be contacted at:

<https://equifaxconsumers.lexisnexis.com>

LexisNexis Consumer Center

P.O. Box 105615

Atlanta, GA 30348-5108

You have no public records on file

[Back to Top](#)

Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to the three nationwide credit reporting agencies directly.

Registration Information

Name: SHAWN BECKER

Address: 8002 W 129TH TER OVERLAND PARK, KS 66213

Social Security Number: XXX-XX-7056

Identification Information

	Equifax	TransUnion	Experian
Name:	SHAWN ALLAN BECKER	SHAWN A BECKER	SHAWN A BECKER
Social Security Number:	XXX-XX-7056	XXX-XX-7056	XXX-XX-7056
Age or Date of Birth:	01/1960	01/1960	

Address Information

	Equifax	TransUnion	Experian
Address:	8002 W 129TH TER OVERLAND PARK KS 66213	8002 W 129TH TE OVERLAND PARK KS 66213	8002 W 129TH PARIS OVERLAND PARK KS 66213
Date Reported:	06/2019	03/2014	09/2015
Address:	13929 MACKEY ST OVERLAND PARK KS 66223	27399 PO BOX 27399 OVERLAND PARK KS 66225	13929 MACKEY ST OVERLAND PARK KS 66223
Date Reported:	03/2017	08/2010	02/2014
Address:	12111 W 136TH ST APT 1032 OVERLAND PARK KS 66221	11314 W 132ND CT OVERLAND PARK KS 66213	12111 W 136TH ST APT 1032 OVERLAND PARK KS 66221
Date Reported:	11/2015		12/2012

Employment Information

	Equifax	TransUnion	Experian
Employer:	SELF	GRACE CONSULTING	OVERHEAD DOOR COMPANY O
Address:			
Date Reported:		06/2015	06/2015
Employer:	UNKNOWN	NEW VISION CONSULTI	SELF
Address:			
Date Reported:		12/2000 Not Reported	12/2000 Not Reported
Employer:	CHESAPEAKE BAGEL		
Address:			
Date Reported:			

Consumer Statement

Equifax

You have no Consumer Statement on file.

TransUnion

You have no Consumer Statement on file.

Experian

You have no Consumer Statement on file.

 [Back to Top](#)

Dispute File Information

The 3-in-1 Credit Report provides a valuable comparative review of your credit report based on information from the three major credit reporting agencies. As you review your 3-in-1 Credit Report, you may find potential inaccuracies in the information provided by one or all of the credit reporting agencies. The information below outlines how you may dispute the information with the appropriate credit reporting company using your 3-in-1 Credit Report.

Equifax

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

TransUnion

Online

Go to <http://www.transunion.com/dispute> to begin an online investigation of information found in your file. No confirmation number is required.

By Mail

Write to TransUnion at Po Box 2000 Chester, PA 19016-2000. No confirmation number is required.

Experian

Online

Go to <http://www.experian.com/rs/equifaxinvestigations.html> to begin an online investigation of information found in your file. No confirmation number is required.

 [Back to Top](#)